

Fig. 1

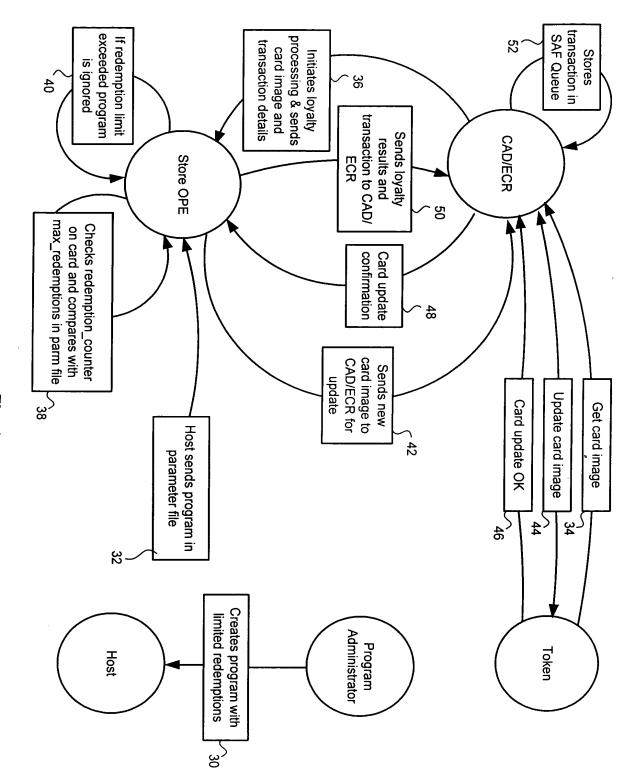


Fig. 2

		Paper Coupon(s) presented		
		Store only	Manufacturer only	Both types
Electronic Coupon(s) ready to redeem	Store	Redeem paper, accumulate electronic (defer the reward)	Accumulate / Redeem both	Redeem paper, manufacturer coupon. Redeem paper store coupon. Accumulate store electronic coupon.
	Manufacture	Accumulate / Redeem both		
			Redeem paper, accumulate electronic (defer the reward)	Redeem paper, manufacturer coupon. Redeem paper store coupon. Accumulate store electronic coupon.

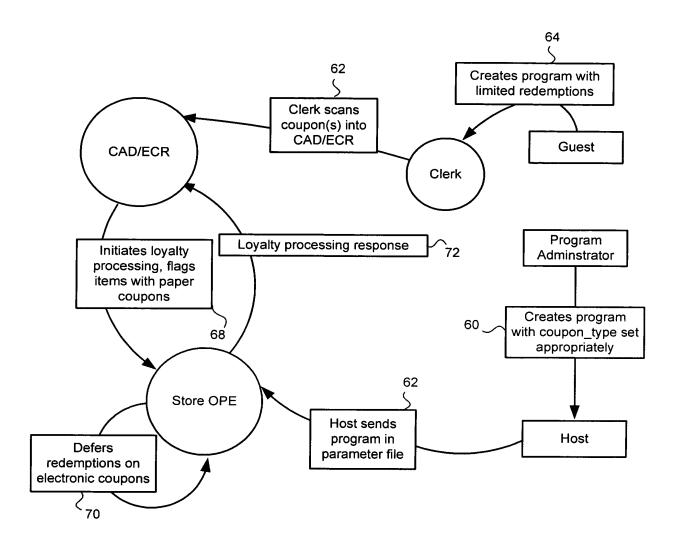


Fig. 4